

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JONATHAN J. DUDEK
MANDI M. DUDEK
Debtor(s)

Case No. 16-20484CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2016.
- 2) The plan was confirmed on 03/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/28/2016, 08/30/2016, 10/14/2016, 12/29/2016, 08/13/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/13/2020.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$157,976.31.
- 10) Amount of unsecured claims discharged without payment: \$25,717.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$97,650.40
Less amount refunded to debtor	\$2,617.30

NET RECEIPTS: **\$95,033.10**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,936.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,061.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,997.24**

Attorney fees paid and disclosed by debtor: \$1,064.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Priority	7,888.00	8,666.56	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	5,726.00	5,726.86	5,726.86	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,279.00	3,279.63	3,279.63	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,119.00	3,181.72	3,181.72	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,901.00	3,901.45	3,901.45	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,350.00	1,350.52	1,350.52	0.00	0.00
CERASTES LLC	Unsecured	860.00	860.01	860.01	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	0.00	0.00	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	214.31	214.31	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	435.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	109.00	NA	NA	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NEL	Unsecured	4,215.00	4,212.87	4,212.87	0.00	0.00
KRISTEN LAUSHUS	Priority	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	978.00	1,034.98	1,034.98	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	3.75	3.75	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	717.12	717.12	717.12	0.00
PLUM BOROUGH (RE)	Secured	7,950.32	NA	696.41	696.41	239.10
PLUM BOROUGH SD (PLUM) (RE)	Secured	NA	7,253.91	7,253.91	7,253.91	2,478.26
PLUM BOROUGH SD (PLUM) (RE)	Secured	NA	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,422.00	1,422.54	1,422.54	0.00	0.00
SNAP-ON CREDIT LLC	Unsecured	3,847.00	3,769.53	3,769.53	0.00	0.00
STANDARD BANK PASB-FRMRLY	Secured	181,510.00	183,449.91	0.00	47,607.84	0.00
STANDARD BANK PASB-FRMRLY	Secured	0.00	2,033.25	2,033.25	2,033.25	0.00
TOYOTA LEASE TRUST	Priority	15,570.00	0.00	18,839.94	18,839.94	0.00
TOYOTA LEASE TRUST	Unsecured	0.00	972.10	972.10	0.00	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	701.00	1,257.78	1,257.78	0.00	0.00
WESTLAKE SERVICES LLC(*) DBA W	Priority	NA	12,263.65	0.00	7,170.03	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$47,607.84	\$0.00
Mortgage Arrearage	\$2,033.25	\$2,033.25	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,950.32	\$7,950.32	\$2,717.36
TOTAL SECURED:	\$9,983.57	\$57,591.41	\$2,717.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,557.06	\$26,727.09	\$0.00
TOTAL PRIORITY:	\$19,557.06	\$26,727.09	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,188.05	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,997.24</u>	
Disbursements to Creditors	<u>\$87,035.86</u>	
TOTAL DISBURSEMENTS :		<u>\$95,033.10</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.